



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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AND BUSINESS REGULATION

JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

INDIVIDUAL LONG-TERM CARE INSURANCE POLICIES
OFFERED AFTER JANUARY 1, 2000

(Plans that meet the requirements of 211 CMR 65.00; Massachusetts Long-Term Care Regulation)

Company Name

Approval Date

1. AIG LIFE INSURANCE COMPANY ¹

600 King Street
Wilmington, Delaware 19801
(800) 710-9876

Policy #s:

64028-MA(10/99)	nursing home & home health care	01/18/00
L50020-MA	nursing home care only	02/08/01
L50021-MA	nursing home care only	02/08/01
L50030-MA	nursing home & home health care	02/08/01
L50032-MA	nursing home & home health care	02/08/01

2. ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

Long Term Care Administrative Office
P.O. Box 1292
Minneapolis, MN 55440-1292
(800) 814-8841

Policy #s:

N-3000-P-1-MA(Q)	nursing home & home health care	12/28/99
N-3000-P-1-MA(NQ)	nursing home & home health care	12/28/99
N-3001-P-1-MA(Q)	nursing home care only	12/28/99
N-3001-P-1-MA(NQ)	nursing home care only	12/28/99
N-4040-P-MA(Q)	nursing home & home health care	03/21/01
N-4040-P-MA(NQ)	nursing home & home health care	03/21/01
5-P-Q-MA	nursing home & home health care	05/17/01
10-P-Q-MA	nursing home & home health care	12/09/03

¹ AIG Life Insurance Company notified the Division that it has ceased offering the above-noted plans as of November 30, 2001.

**INDIVIDUAL LONG-TERM CARE INSURANCE POLICIES
OFFERED AFTER JANUARY 1, 2000
THAT MEET THE REQUIREMENTS OF 211 CMR 65.00
(MASSACHUSETTS' LONG-TERM CARE INSURANCE REGULATION)**

<u>Company Name</u>	<u>Approval Date</u>
3. AMERICAN GENERAL LIFE INSURANCE COMPANY Long-Term Care Administrative Office P.O. Box 5716 Hopkins, Minnesota 55343-5716 1-888-565-3769	
<i>Policy #s:</i>	
01080-22	nursing home and home health care
01090-22	nursing home only
4. BANKERS LIFE AND CASUALTY COMPANY 222 Merchandise Mart Plaza Chicago, Illinois (312) 396-6000	
<i>Policy #s:</i>	
GR-N085-Q ²	home health care only
GR-N085(99) ²	home health care only
GR-N240 ²	nursing home care only
GR-N250(99) ²	nursing home & home health care
GR-N270 ²	nursing home care only
GR-N280(99) ²	nursing home & home health care
GR-N400	home health care only
GR-N410	home health care only
GR-N340	nursing home care only
GR-N350	nursing home & home health care
GR-N370	nursing home care only
GR-N380	nursing home & home health care

² Bankers Life and Casualty Company has indicated that the noted long-term care policies are no longer being marketed in the Commonwealth.

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<u>Company Name</u>	<u>Approval Date</u>
5. CATHOLIC ORDER OF FORESTERS (A Fraternal Benefit Society) 355 Shuman Boulevard, P.O. Box 3012 Naperville, Illinois 60566-7012 (800) 552-0145	
<i>Policy #s:</i>	
FCLTC-MA rev. 1/00	nursing home & home health care 04/27/00
FCNH-MA	nursing home care only 04/27/00
FCLTC-MA 2000	nursing home & home health care 09/28/00
FCLTC-MA 2002	nursing home & home health care 07/02/03
6. COMBINED INSURANCE COMPANY OF AMERICA 5050 Broadway Chicago, Illinois 60640 (800) 999-2170	
<i>Policy #s:</i>	
14515-MA	nursing home & home health care 12/29/99
7. CONSECO SENIOR HEALTH INSURANCE COMPANY Administrative Office 11815 North Pennsylvania Street Carmel, Indiana 46032 (800) 441-3978	
<i>Policy #s:</i>	
ATL-FQ-LTC-MA-1199	nursing home & home health care 12/31/99
ATL-FQ-HHC-MA-1199	home health care only 02/23/00
CSHIC-5001-MA	nursing home care only 01/19/01
CSHIC-5002-MA	home health care only 01/19/01
CSHIC-5004-MA	nursing home care only 01/19/01
CSHIC-5005-MA	home health care only 01/19/01
CSHIC-5000-MA	nursing home & home health care 03/20/01
CSHIC-5003-MA	nursing home & home health care 03/20/01

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Company Name

Approval Date

8. CONTINENTAL CASUALTY COMPANY³

P.O. Box 305090
Nashville, Tennessee 37230
(800) 775-1541

Policy #s:

P1-N0090-A20	nursing home care only	01/07/00
P1-N0091-A20	nursing home care only	01/07/00
P1-N0095-A20	nursing home & home health care	01/07/00
P1-N0096-A20	nursing home & home health care	01/07/00
P1-N0100-B20	nursing home & home health care	01/07/00
P1-N0101-B20	nursing home & home health care	01/07/00
P1-N0075-A20	nursing home care only	03/02/00
P1-N0076-A20	nursing home care only	03/02/00
P1-N0080-A20	nursing home & home health care	03/02/00
P1-N0081-A20	nursing home & home health care	03/02/00
P1-N0085-B20	nursing home & home health care	03/02/00
P1-N0086-B20	nursing home & home health care	03/02/00

9. CUNA MUTUAL LIFE INSURANCE COMPANY

2000 Heritage Way
Waverly, Iowa 50677
(800) 798-6000

Policy #s:

97-LTC-COMP (MA1)	nursing home & home health care	11/27/01
2002-LTC-COMP (MA)	nursing home & home health care	02/18/04

10. FARMERS NEW WORLD INSURANCE COMPANY⁴

P.O. Box 305241
Nashville, TN 37230
(800) 262-3849

Policy #s:

TQ-MA	nursing home & home health care	01/02/01
TQP-MA	nursing home & home health care	01/02/01
TQ100-MA	nursing home & home health care	01/02/01
TQ100P-MA	nursing home & home health care	01/02/01

³ Continental Casualty Company notified the Division on September 5, 2003 that on October 3, 2003, the company will no longer be offering the previously approved products in Massachusetts, but will continue to renew existing coverage.

⁴ Farmer's New World Insurance Company notified the Division that the company has not yet begun its sales and marketing of the above-noted approved plans in Massachusetts. Company will notify the Division prior to any new business sales.

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<u>Company Name</u>		<u>Approval Date</u>
11. FIDELITY SECURITY LIFE INSURANCE COMPANY ⁵		
3130 Broadway Kansas City, Missouri 64111-2406 (800) 648-8624		
<i>Policy #s:</i>		
M-9023MA(rev. 01/00)	nursing home care only	07/24/00
12. FIRST COLONY LIFE INSURANCE COMPANY		
Administrative Office 1650 Los Gamos Drive San Rafael, California 94903-1899 (888) 325-5433		
<i>Policy #s:</i>		
FCL7050AF	nursing home & home health care	03/02/00
13. FORTIS BENEFITS INSURANCE COMPANY		
LTC Administrative Office 501 West Michigan, P.O. Box 2986 Milwaukee, Wisconsin 53201-2986 (800) 377-7311		
<i>Policy #s:</i>		
6062-MA (Rev. 9/1999)	nursing home & home health care	12/16/99
6063-MA (Rev. 9/1999)	nursing home & home health care	12/16/99
14. GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY		
Administrative Office 1650 Los Gamos Drive San Rafael, California 94903-1899 (800) 456-7766		
<i>Policy #s:</i>		
7030BB	nursing home & home health care	01/12/00
7035AG	nursing home & home health care	09/22/00
7020BJ	nursing home & home health care	02/13/01
7042MA	nursing home & home health care	07/23/04
7044MA	nursing home & home health care	07/23/04

⁵ Fidelity Security Life Insurance Company notified the Division that the company has yet begun its sales and marketing of the above-noted approved plans in Massachusetts. Company will notify the Division prior to any new business sales. Company offers a home health care rider with the above listed nursing home only policy.

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<u>Company Name</u>		<u>Approval Date</u>
15. GREAT AMERICAN LIFE INSURANCE COMPANY		
LTC Administrative Office P.O. Box 5714 Hopkins, MN 55343-4796 (800) 921-9338		
<i>Policy #s:</i>		
1LTCIP0001-MA	nursing home & home health care	04/06/00
16. HARTFORD LIFE INSURANCE COMPANY		
200 Hopmeadow Street Simsbury, Connecticut 06089 (860) 547-5000		
<i>Policy #s:</i>		
SRP-1381 A (MA)	nursing home & home health care	12/22/99
17. IDS LIFE INSURANCE COMPANY		
IDS Tower 10 Minneapolis, Minnesota 55440 (612) 671-3733		
<i>Policy #s:</i>		
30160C-MA	nursing home & home health care	12/27/99
18. JOHN HANCOCK LIFE INSURANCE COMPANY		
John Hancock Place, P.O. Box 111 Boston, Massachusetts 02117 (800) 543-6415		
<i>Policy #s:</i>		
LTC-99 MA 9/99	nursing home & home health care	12/15/99
NH-99 MA 9/99	nursing home care only	12/15/99
LTC-02 MA	nursing home & home health care	02/08/02
BSC-02 MA	nursing home & home health care	02/08/02
LTC-03 MA	nursing home & home health care	10/23/03
BSC-03 MA	nursing home & home health care	10/23/03

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<u>Company Name</u>		<u>Approval Date</u>
19. KNIGHTS OF COLUMBUS		
(A Fraternal Benefit Society)		
One Columbus Plaza		
New Haven, Connecticut 06510		
(800) 214-9825		
<i>Policy #s:</i>		
LTC01-MA 6-99	nursing home & home health care	01/31/00
NHC01-MA 6-99	nursing home care only	01/31/00
20. LIFE INVESTORS INSURANCE COMPANY OF AMERICA		
Administrative Office: P.O. Box 93003		
Hurst, Texas 76053		
(800) 325-5823		
<i>Policy #s:</i>		
PR3TQLTCMA999 LTCMH-1	nursing home & home health care	12/27/99 ⁶
PR3TQLTCMA999 LTC-1	nursing home & home health care	12/27/99 ⁶
LINHCCTQMA898	nursing home & home health care	02/04/00
LINHHCTQMA898	nursing home & home health care	02/04/00
LI 1-FP (MA) 402	nursing home & home health care	12/23/03
21. LINCOLN BENEFIT LIFE COMPANY		
Long Term Care Administration Office		
Post Office Box 4243		
Woodland Hills, CA 91365-4243		
(888) 503-8110		
<i>Policy #s:</i>		
LB-6301 P-MA(NQ)	nursing home only	02/02/00
LB-6301 P-MA(Q)	nursing home only	02/02/00
LB-6302-P-1-MA(NQ)	nursing home & home health care	02/02/00
LB-6302-P-1-MA(Q)	nursing home & home health care	02/02/00
LB-6303-P-1 MA(NQ)	home health care only	02/02/00
LB-6303-P-1-MA(Q)	home health care only	02/02/00
LB-7000 P-MA(Q)	nursing home only	07/08/03
LB-7000-P-1-MA(NQ)	nursing home & home health care	07/08/03
LB-7001-P-MA(Q)	nursing home only	07/08/03
LB-7001-P-MA(NQ)	home health care only	07/08/03

⁶ Effective December 31, 2001, Bankers United Life Assurance Company ("Bankers United") merged into Life Investors Insurance Company of America ("Life Investors"). Forms previously approved under Bankers United now marketed by Life Investors.

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<u>Company Name</u>		<u>Approval Date</u>
22. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY		
Long Term Care Administration Office Post Office Box 4243 Woodland Hills, CA 91365-4243 (888) 505-8952		
<i>Policy #s:</i>		
MM-200-P-MA	nursing home & home health care	03/31/00
MM-201-P-MA	nursing home only	03/31/00
MM-300-P-MA	nursing home & home health care	06/26/03
MM-301-P-MA	nursing home only	06/26/03
23. MEDAMERICA INSURANCE COMPANY		
165 Court Street Rochester, NY 14647 1-800-544-0327		
<i>Policy #s:</i>		
LTQ11-336-MA-MA-1100	nursing home & home health care	02/08/02
NTQ11-337-MA-MA-1100	home health care only	02/08/02
HTQ11-338-MA-MA-1100	home health care only	02/08/02
SPL-336	nursing home & home health care only	05/06/04
24. METROPOLITAN LIFE INSURANCE COMPANY		
One Madison Avenue New York, New York 10010-3690 (800) 308-0179		
<i>Policy #s:</i>		
1 LTC-97-MA Q	nursing home & home health care	12/31/99
1 LTC-97-MA	nursing home & home health care	12/31/99
LTC-IDEAL-MA	nursing home & home health care	03/20/03
LTC-PREM-MA	nursing home & home health care	03/20/03
LTC-VAL-MA	nursing home & home health care	03/20/03
LTC-FAC-MA	nursing home only	03/20/03

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<u>Company Name</u>		<u>Approval Date</u>
25. MONUMENTAL LIFE INSURANCE COMPANY		
Administrative Office: P.O. Box 95308 Hurst, Texas 76053 (800) 845-3695		
<i>Policy #s:</i>		
MLNHCCTQMA898	nursing home & home health care	02/04/00
MLNHHCTQMA898	nursing home & home health care	02/04/00
L5TQ(MA)99	nursing home & home health care	12/21/00
FPTQ(MA)99	nursing home & home health care	12/21/00
MLC 1-FP (MA) 402	nursing home & home health care	12/23/03
26. NEW YORK LIFE INSURANCE COMPANY		
Long-Term Care Administration 98 San Jancinto Blvd., Suite 800 Austin, Texas 78701 (800) 224-4582		
<i>Policy #s:</i>		
ILTC-4300-PLUS(MA)(1199)	nursing home & home health care	12/21/99
INH-4300(MA)(1199)	nursing home care only	12/29/99
ILTC-5000(MA)(1001)	nursing home & home health care	04/09/04
INH-5300(MA)(1001)	nursing home care only	04/09/04
27. NORTHWESTERN LONG-TERM CARE INSURANCE COMPANY		
720 Wisconsin Avenue Milwaukee, Wisconsin 53202 (800) 890-6704		
<i>Policy #s:</i>		
RR.LTC.(0100).MA	nursing home & home health care	01/07/00
RR.LTN.(0100).MA	nursing home & home health care	01/07/00
28. PEOPLES BENEFIT LIFE INSURANCE COMPANY		
Administrative Office: P.O. Box 95301 Hurst, Texas 76053 (800) 698-7851		
<i>Policy #s:</i>		
P-0001MA 4/98	nursing home & home health care	01/21/00
P-0001MAH498	nursing home & home health care	01/21/00

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<u>Company Name</u>		<u>Approval Date</u>
29. PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY		
One Fountain Square Chattanooga, TN 37402 (423) 755-1011		
<i>Policy #s:</i>		
LTC03	nursing home only	09/16/03
LTCP03	nursing home & home health care	09/16/03
LTCT03	nursing home & home health care	09/16/03
RLTC03	nursing home & home health care	09/16/03
RLTCP03	nursing home & home health care	09/16/03
30. THE PRUDENTIAL INSURANCE COMPANY OF AMERICA		
Long Term Care Customer Service Center P.O. Box 8519 Philadelphia, PA 19101 (800) 732-0416		
<i>Policy #s:</i>		
GRP 98983	nursing home & home health care	03/13/00
GRP 98984	nursing home & home health care	03/13/00
GRP 98985	nursing home & home health care	03/13/00
GRP 112544	nursing home & home health care	12/31/03
31. THE STATE LIFE INSURANCE COMPANY		
Long Term Care Administrative Office P.O. Box 4243 Woodland Hills, CA 91365-4243 (888) 505-8101		
<i>Policy #s:</i>		
S-6000-P-MA	nursing home & home health care	04/18/00
S-6001-P-MA	nursing home care only	04/18/00
S-8000-P-MA	nursing home & home health care	12/12/03
S-8001-P-MA	nursing home care only	12/12/03

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<u>Company Name</u>		<u>Approval Date</u>
32. THRIVENT FINANCIAL FOR LUTHERANS (A Fraternal Benefit Society)	^{7, 8}	
4321 North Ballard Road Appleton, Wisconsin 54919-0001 (800) 225-5225		
<i>Policy #s:</i>		
12105MA 1-2000	nursing home & home health care	01/28/00
12106MA	nursing home care only	01/28/00
33. TIAA-CREF LIFE INSURANCE COMPANY		
730 Third Street New York, NY 10017-3206 (800) 223-1200		
<i>Policy #s:</i>		
TCL-LTC.04 (MA) Ed. 4/00	nursing home & home health care	05/19/00
34. TRANSAMERICA LIFE INSURANCE COMPANY	⁹	
Administrative Office, P.O. Box 93005 Hurst, Texas 76053 (800) 338-0257		
<i>Policy #s:</i>		
L5TQ(MA) 99	nursing home & home health care	12/22/99
L5TQ(MA-MH) 99	nursing home & home health care	12/22/99
FPTQ(MA) 99	nursing home & home health care	12/22/99
FPTQ(MA-MH) 99	nursing home & home health care	12/22/99
TLC 1-FP (MA) 402	nursing home & home health care	12/23/03
35. TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY		
Long Term Care Insurance Department P.O. Box 92106 Bedford, TX 76021 (800) 227-3740		
<i>Policy #s:</i>		
LTC 124-199-MA	nursing home & home health care	12/31/99
LTC 126-199-MA	home health care only	12/31/99
LTC 304-199-MA	nursing home & home health care	12/31/99
TOL 1-FP (MA) 402	nursing home & home health care	12/23/03

⁷ Effective May 21, 2002 Aid Association For Lutherans changed its name to Thrivent Financial for Lutherans.

⁸ Thrivent Financial For Lutherans ("Thrivent") notified the Division on January 7, 2003 that Thrivent wished to withdraw the previously approved products from offer in Massachusetts effective January 20, 2003.

⁹ Effective March 1, 2001 PFL Life Insurance Company changed its name to Transamerica Life Insurance Company.

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<u>Company Name</u>		<u>Approval Date</u>
36. UNUM LIFE INSURANCE COMPANY OF AMERICA¹⁰		
221 Congress Street Portland, Maine 04122 (800) 331-1538		
<i>Policy #s:</i>		
LTC94	nursing home care only	01/06/00
LTC94Q	nursing home care only	01/06/00
LTC99	nursing home care only	03/28/00
LTC99Q	nursing home care only	03/28/00
37. WEST COAST LIFE INSURANCE COMPANY		
343 Sansome Street San Francisco, CA 94104 (800) 366-9378		
<i>Policy #s:</i>		
LTC1200 (8/2000) MA	nursing home & home health care	11/27/01
LTCNQ12 (8/2000) MA	nursing home & home health care	11/27/01
38. WESTERN RESERVE LIFE ASSURANCE COMPANY OF OHIO¹¹		
Administrative Office: P.O. Box 95310 Hurst, Texas 76053 (888) 534-7699		
<i>Policy #s:</i>		
WRNHCCTQMA898	nursing home & home health care	02/04/00
WRNHHCTQMA898	nursing home & home health care	02/04/00

¹⁰ UNUM Life Insurance Company of America offers home health care riders with each of the above listed nursing home only policies.

¹¹ Western Reserve Life Assurance Company of Ohio ("Western Reserve") notified the Division on September 17, 2002 that Western Reserve will no longer offer the previously approved products in Massachusetts.